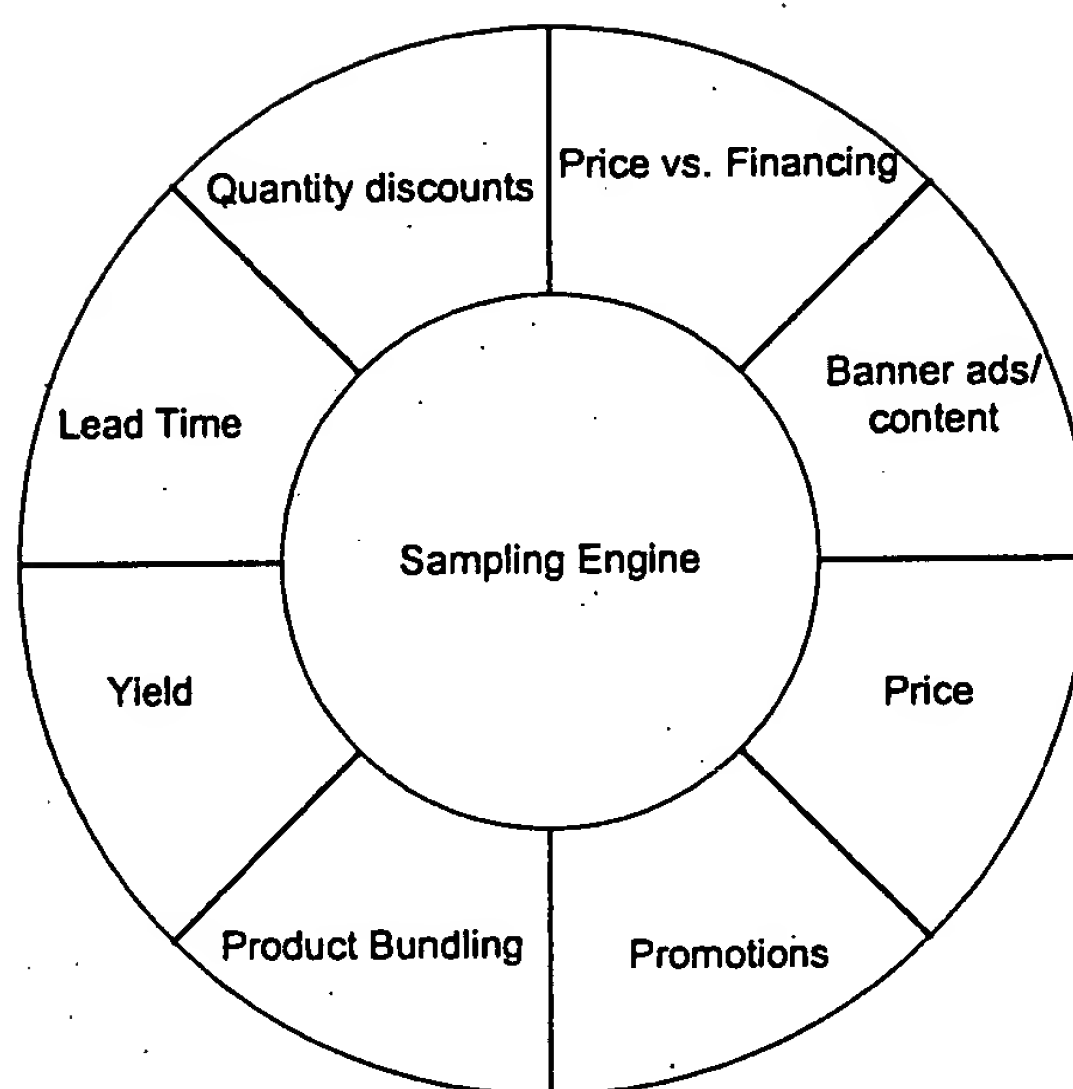
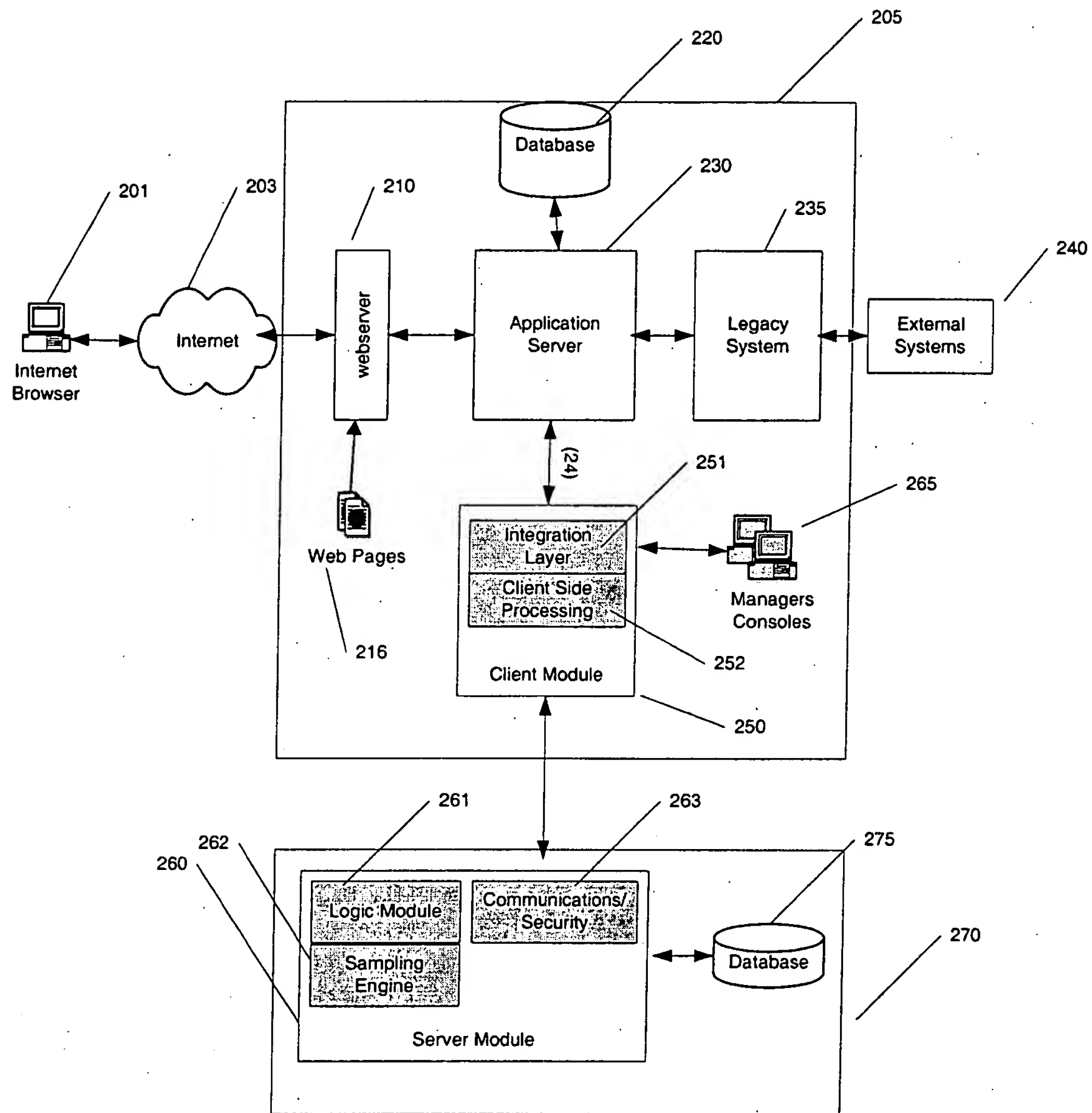


Fig. 1



090420032740860

Fig. 2



00843074060

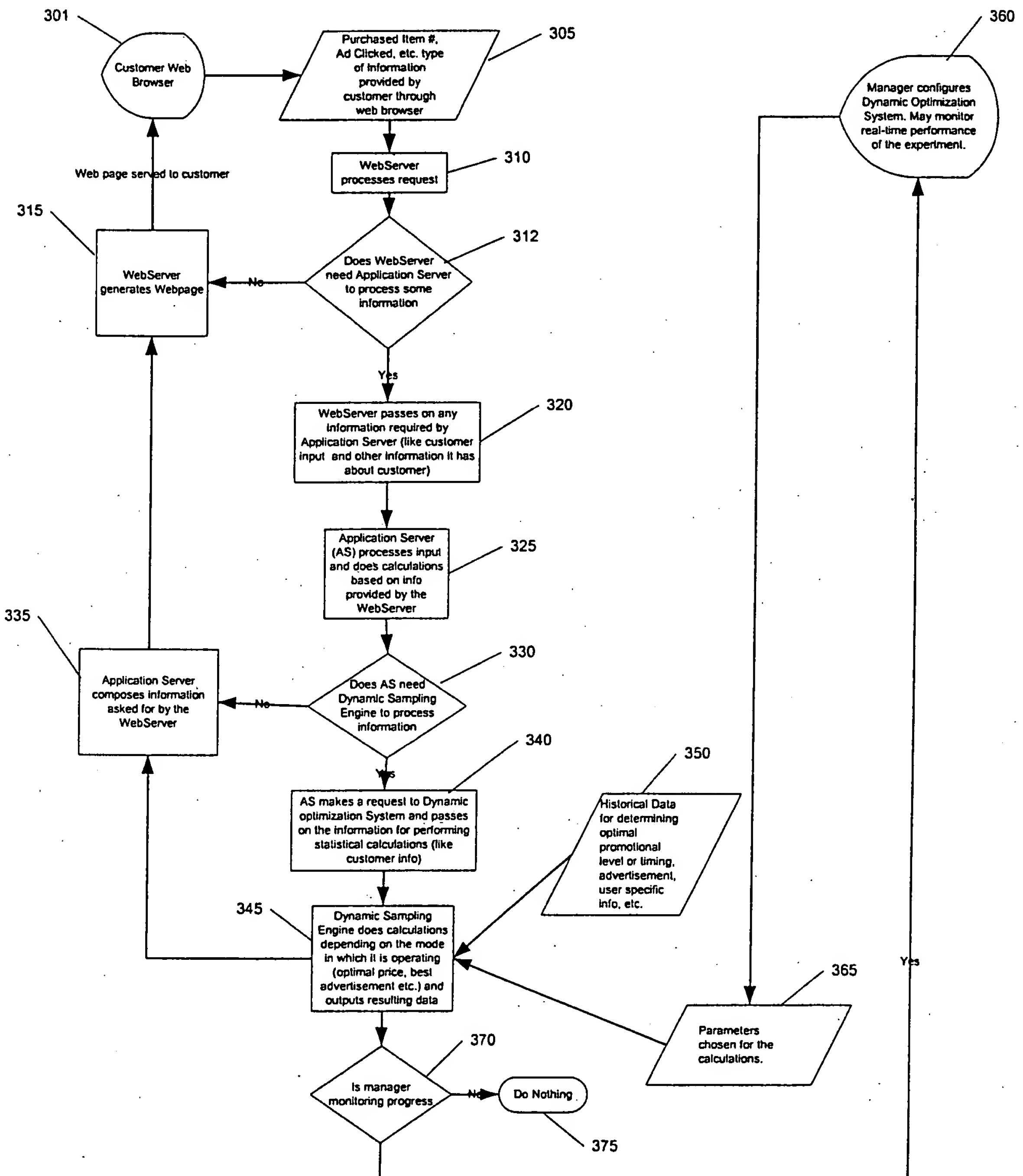


Fig. 3

Customer Retention Flowchart

400

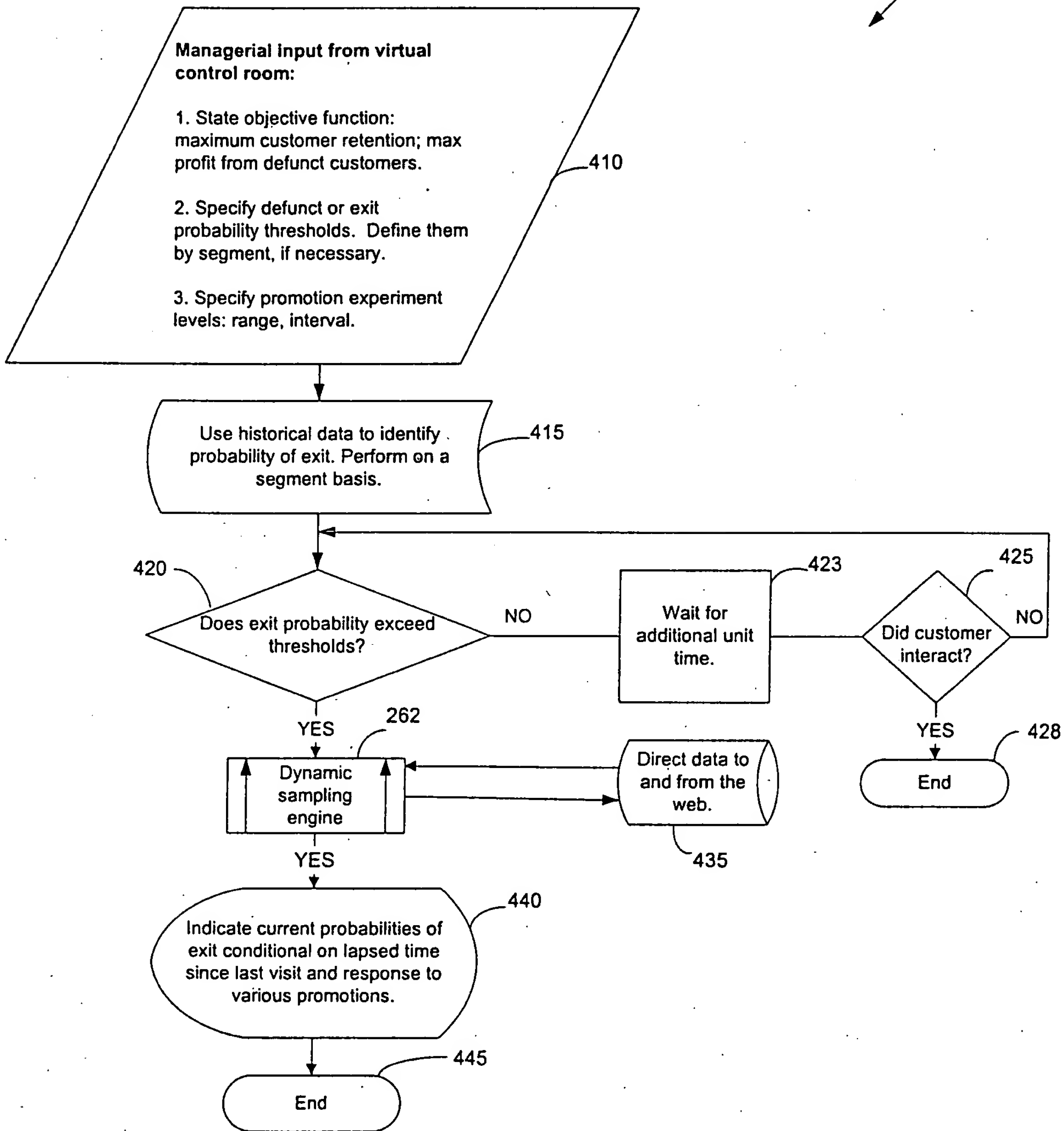


Fig. 4